



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [MIDLAND FINANCIAL CO.](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [31,311,671](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIDLAND FINANCIAL CO.
501 NW GRAND BLVD
OKLAHOMA CITY, OK 73118

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	815,688	656,532	918,806	761,215	584,695	24.24	120.12
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	815,688	656,532	918,806	761,215	584,695	24.24	120.12
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	815,688	656,532	918,806	761,215	584,695	24.24	120.12
Investment interest income (tax equivalent).....	67,864	73,008	99,000	66,071	48,789	-7.05	154.16
Interest on balances due from depository institutions.....	87	481	495	2,763	12,242	-81.91	-80.45
Interest income on other earning assets.....	13,437	13,697	18,033	22,796	16,723	-1.90	53.39
Total interest income (tax equivalent)	897,076	743,718	1,036,334	852,845	662,449	20.62	120.69
Interest on time deposits of \$250K or more	1,455	6,771	7,424	9,748	5,991	-78.51	
Interest on time deposits < \$250K.....	6,649	25,912	30,773	42,987	28,040	-74.34	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	29,041	52,440	63,955	55,003	16,779	-44.62	409.31
Interest on other borrowings and trading liabilities.....	90,651	93,673	122,654	158,816	104,001	-3.23	123.35
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	127,796	178,796	224,806	266,554	154,811	-28.52	88.47
Net interest income (tax equivalent).....	769,280	564,922	811,528	586,291	507,638	36.17	127.15
Non-interest income.....	231,721	149,953	200,690	146,335	165,190	54.53	175.29
Adjusted operating income (tax equivalent)	1,001,001	714,875	1,012,218	732,626	672,828	40.02	136.73
Overhead expense.....	394,152	365,046	504,312	444,821	405,993	7.97	45.61
Provision for credit losses.....	-18,709	77,441	115,371	1,538	-8,939		
Securities gains (losses)	-104	-153	-195	-148	-165		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent)	625,582	273,078	393,778	287,130	275,609	129.09	324.22
Applicable income taxes	18,242	6,534	11,334	7,507	0	179.19	
Tax equivalent adjustments	93	131	166	166	167	-29.01	-53.96
Applicable income taxes (tax equivalent).....	18,335	6,665	11,500	7,673	167	175.09	8976.73
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	607,247	266,413	382,278	279,457	275,442	127.93	312.35
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	607,247	266,413	382,278	279,457	275,442	127.93	312.35
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	607,247	266,413	382,278	279,457	275,442	127.93	312.35
Investment securities income (tax equivalent).....	67,864	73,008	99,000	66,071	48,789	-7.05	154.16
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Mortgage-backed securities	62,833	67,325	92,127	53,228	36,354	-6.67	194.07
All other securities	5,031	5,683	6,873	12,843	12,435	-11.47	-5.38
Cash dividends declared	114,509	80,061	80,729	33,758	95,661	43.03	74.46
Common	114,509	80,061	80,729	33,758	95,661	43.03	74.46
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	3.85	2.90	90	4.08	3.35	88	4.06	3.27	90	4.51	4	84	4.33	3.87	80
Less: Interest expense.....	0.55	0.24	90	0.98	0.54	89	0.88	0.48	89	1.41	0.98	80	1.01	0.79	73
Equals: Net interest income (tax equivalent).....	3.30	2.65	87	3.10	2.80	70	3.18	2.77	74	3.10	3.01	48	3.32	3.08	60
Plus: Non-interest income.....	0.99	1.09	51	0.82	1.21	36	0.79	1.21	34	0.77	1.32	30	1.08	1.31	47
Equals: adjusted operating income (tax equivalent).....	4.29	3.80	79	3.92	4.06	47	3.97	4.04	52	3.87	4.41	25	4.40	4.46	47
Less: Overhead expense.....	1.69	2.21	18	2	2.59	24	1.98	2.57	24	2.35	2.69	34	2.66	2.71	51
Less: Provision for credit losses.....	-0.08	-0.12	56	0.42	0.66	29	0.45	0.51	44	0.01	0.15	11	-0.06	0.14	2
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0	0.03	3	0	0.02	3	0	0.01	23	0	0	30
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent).....	2.68	1.76	91	1.50	0.91	84	1.54	1.04	82	1.52	1.56	44	1.80	1.57	74
Less: Applicable income taxes (tax equivalent).....	0.08	0.41	3	0.04	0.21	12	0.05	0.23	8	0.04	0.36	0	0	0.33	1
Less: Minority interest.....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	2.61	1.34	96	1.46	0.70	93	1.50	0.81	93	1.48	1.19	81	1.80	1.24	93
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.61	1.34	96	1.46	0.71	93	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93
Memo: Net income (last four quarters)	2.37	1.30	93	1.51	0.81	92	1.50	0.82	92	1.48	1.19	80	1.80	1.24	93
Net income-BHC and noncontrolling (minority) interest	2.61	1.35	96	1.46	0.72	93	1.50	0.83	91	1.48	1.20	80	1.80	1.25	91
Margin Analysis															
Average earning assets / Average assets	93.76	93.09	57	93.27	92.11	67	93.52	92.32	68	91.07	91.05	52	90.23	91.48	31
Average interest-bearing funds / Average assets.....	73.87	61.98	85	78.65	64.67	90	77.36	64.06	89	79.31	65.57	90	71.37	65.56	76
Interest income (tax equivalent) / Average earning assets	4.10	3.12	90	4.37	3.64	88	4.35	3.55	89	4.95	4.41	82	4.80	4.24	82
Interest expense / Average earning assets	0.58	0.26	90	1.05	0.58	90	0.94	0.52	89	1.55	1.08	82	1.12	0.86	73
Net interest income (tax equivalent) / Average earning assets	3.52	2.85	87	3.32	3.05	65	3.40	3.01	71	3.40	3.33	47	3.68	3.38	64
Yield or Cost															
Total loans and leases (tax equivalent).....	4.25	4.07	65	4.63	4.35	69	4.57	4.27	70	5.11	5.09	57	5.07	4.95	68
Interest-bearing bank balances	0.03	0.13	6	0.06	0.36	2	0.05	0.27	2	0.17	2.04	1	1.05	1.64	14
Federal funds sold and reverse repos	0	0.25	21	0	0.75	5	0	0.68	7		2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	4.10	3.09	90	4.37	3.61	90	4.35	3.51	90	4.95	4.36	84	4.80	4.20	85
Investment securities (tax equivalent).....	2.73	1.77	93	2.77	2.36	82	2.81	2.25	86	2.99	2.76	73	3.20	2.68	83
US Treasury and agency securities (excluding mortgage-backed securities)		1.23			1.85			1.75			2.32		0	2.05	1
Mortgage-backed securities	2.83	1.55	97	2.68	2.17	93	2.78	2.05	94	2.46	2.61	29	2.92	2.50	90
All other securities	2.27	2.85	32	2.50	3.28	20	2.27	3.24	13	4.23	4.06	73	4.06	4.20	64
Interest-bearing deposits	0.34	0.22	74	1.05	0.60	87	0.89	0.53	85	1.54	1.10	80	0.96	0.81	71
Time deposits of \$250K or more	0.76	0.70	61	1.94	1.53	85	1.73	1.42	81	2.18	1.96	65	1.79	1.44	76
Time deposits < \$250K.....	0.44	0.67	24	1.56	1.47	57	1.43	1.36	55	2.34	1.82	82	1.86	1.29	87
Other domestic deposits	0.32	0.16	84	0.86	0.41	91	0.73	0.36	91	1.16	0.93	74	0.49	0.67	34
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos.....	0.10	0.18	47	0.12	0.71	8	0.12	0.62	7	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities	1.49	1.29	60	1.76	1.54	63	1.66	1.50	60	2.44	2.38	55	2.08	2.28	43
All interest-bearing funds.....	0.74	0.38	88	1.25	0.82	84	1.14	0.74	83	1.78	1.49	73	1.42	1.19	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income	231,721		149,953		200,690		146,335		165,190			
Fiduciary activities income	9,500		7,476		10,125		10,544		10,786			
Service charges on deposit accounts - domestic	14,492		12,060		16,683		19,929		19,634			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	1,463		1,124		1,526		1,831		1,808			
Insurance activities revenue.....	20		34		46		12		117			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	27,911		-79,453		-83,501		-65,461		32,992			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	146,131		179,271		215,813		142,191		62,995			
Other non-interest income.....	32,204		29,441		39,998		37,289		36,858			
Total overhead expenses	394,152		365,046		504,312		444,821		405,993			
Personnel expense.....	241,547		225,555		306,801		271,037		250,976			
Net occupancy expense.....	52,183		48,251		66,526		58,703		55,525			
Goodwill impairment losses.....	0		0		5,645		0		0			
Amortization expenses and impairment loss (other intangible assets).....	1,433		1,612		2,123		2,367		2,623			
Other operating expenses.....	98,989		89,628		123,217		112,714		96,869			
Fee income on mutual funds and annuities.....	1,455		1,122		1,523		1,831		1,808			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	3,015		2,838		2,862		2,691		2,699			
Average personnel expense per employee.....	80.12		79.48		107.20		100.72		92.99			
Average assets per employee.....	10,307.57		8,566.35		8,910.01		7,034.44		5,663.53			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.63	2.14	35	0.75	2.09	36	0.76	2.02	37	1.25	2.72	38
Overhead expenses / Net Interest Income + non-interest income	39.38	58.85	3	51.07	62.06	12	49.83	62.28	11	60.73	61.29	52
Percent of Average Assets												
Total overhead expense	1.69	2.21	18	2	2.59	24	1.98	2.57	24	2.35	2.69	34
Personnel expense.....	1.04	1.23	27	1.24	1.30	45	1.20	1.30	42	1.43	1.41	50
Net occupancy expense.....	0.22	0.24	44	0.26	0.26	54	0.26	0.26	54	0.31	0.28	63
Other operating expenses.....	0.43	0.72	7	0.50	0.95	10	0.51	0.94	12	0.61	0.97	16
Overhead less non-interest income	0.70	1.08	16	1.18	1.27	43	1.19	1.25	43	1.58	1.32	65
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	39.38	58.34	3	51.06	61.60	13	49.82	61.82	13	60.72	60.64	55
Personnel expense.....	24.13	32.89	14	31.55	32.31	41	30.31	32.36	34	37	32.39	77
Net occupancy expense.....	5.21	6.26	32	6.75	6.55	55	6.57	6.58	51	8.01	6.52	76
Other operating expenses.....	10.03	18.68	2	12.76	22.16	5	12.94	22.28	5	15.71	21.20	16
Total non-interest income	23.15	28.20	39	20.98	28.52	38	19.83	28.83	32	19.97	29.23	32
Fiduciary activities income	0.95	2.27	40	1.05	2.06	43	1	2.09	41	1.44	1.97	49
Service charges on domestic deposit accounts	1.45	3.25	21	1.69	3.23	25	1.65	3.27	25	2.72	3.88	35
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0.15	2.46	18	0.16	2.59	17	0.15	2.46	17	0.25	3.54	18
Insurance activities revenue.....	0	0.38	27	0	0.41	29	0	0.41	28	0	0.47	24
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	41
Net servicing fees	2.79	0.56	90	-11.11	-0.04	0	-8.25	0.01	0	-8.94	0.28	0
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	14.60	3.64	92	25.08	3.74	96	21.32	3.92	93	19.41	1.86	98
Other non-interest income	3.22	9.39	10	4.12	9.49	17	3.95	9.65	16	5.09	10.04	20
Overhead less non-interest income	16.23	29.67	15	30.09	31.97	41	30	31.93	42	40.74	31.06	79
Applicable income taxes / Pretax net operating income (tax equivalent).....	2.92	21.49	1	2.39	18.64	4	2.88	18.63	4	2.61	20.56	1
Applicable income tax + TE / Pretax net operating income + TE	2.93	23.11	1	2.44	22.16	2	2.92	21.18	5	2.67	23.23	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

09/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	23,379,231	19,846,943	21,208,465	14,434,111	10,939,335	17.80	153.52	
Commercial and industrial loans	2,260,786	2,618,428	2,518,381	1,612,483	1,417,258	-13.66	139.54	
Loans to individuals	155,102	144,559	147,778	134,718	120,808	7.29	54.17	
Loans to depository institutions and acceptances of other banks.....	0	0	0	5,238	10,972		-100.00	
Agricultural loans	209	157	165	121	95	33.12	354.35	
Other loans and leases.....	65,352	72,075	73,459	104,937	103,760	-9.33	-21.49	
Less: Unearned income.....	0	0	0	0	0			
Loans and leases, net of unearned income	25,860,680	22,682,162	23,948,248	16,291,608	12,592,228	14.01	149.80	
Less: Allowance for loan and lease losses	189,024	175,904	215,212	112,500	112,522	7.46	93.28	
Net loans and leases	25,671,656	22,506,258	23,733,036	16,179,108	12,479,706	14.06	150.34	
Debt securities that reprice or mature in over 1 year	2,852,132	3,416,165	3,328,374	2,802,167	1,282,143	-16.51	201.48	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	28,523,788	25,922,423	27,061,410	18,981,275	13,761,849	10.04	154.66	
Interest-bearing bank balances	433,004	225,959	245,382	1,878,278	1,363,089	91.63	974.29	
Federal funds sold and reverse repos	0	100	100	0	0	-100.00		
Debt securities that reprice or mature within 1 year	265,894	253,728	267,346	268,208	279,636	4.79	8.10	
Trading assets	0	0	0	0	0			
Total earning assets.....	29,227,669	26,406,844	27,578,737	21,133,522	15,418,075	10.68	154.44	
Non-interest-bearing cash and due from depository institutions	158,844	178,438	253,379	185,254	174,144	-10.98	36.86	
Premises, fixed assets, and leases.....	267,627	254,041	272,807	259,154	262,322	5.35	-2.21	
Other real estate owned.....	12,608	12,007	12,495	18,341	20,888	5.01	-51.96	
Investment in unconsolidated subsidiaries	608	656	633	655	532	-7.32	-1.14	
Intangible and other assets	1,644,315	1,333,840	1,522,390	1,408,704	1,377,221	23.28	58.70	
Total assets	31,311,671	28,185,826	29,640,441	23,005,630	17,253,182	11.09	141.98	
Quarterly average assets	31,154,445	27,088,230	29,067,847	20,751,079	15,761,198	15.01	139.25	
Average loans and leases (YTD).....	25,572,948	18,918,786	20,093,153	14,882,509	11,543,039	35.17	152.19	
Memoranda								
Loans held-for-sale.....	0	0	0	0	0			
Loans not held-for-sale	25,860,680	22,682,162	23,948,248	16,291,608	12,592,228	14.01	149.80	
Real estate loans secured by 1–4 family	16,830,566	13,399,667	14,841,463	8,369,656	5,423,023	25.60	246.52	
Commercial real estate loans	6,528,417	6,427,689	6,346,718	6,048,577	5,498,867	1.57	49.85	
Construction and land development.....	870,144	1,031,267	789,467	901,123	903,950	-15.62	27.95	
Multifamily.....	511,142	497,001	525,308	610,740	480,384	2.85	72.70	
Nonfarm nonresidential	5,147,131	4,899,421	5,031,943	4,536,714	4,114,533	5.06	52.25	
Real estate loans secured by farmland.....	20,248	19,587	20,284	15,878	17,445	3.37	143.48	
Total investment securities	3,123,009	3,674,527	3,600,219	3,076,136	1,575,280	-15.01	161.99	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	-100.00		
Municipal securities	7,406	13,688	11,588	14,132	12,503	-45.89	-57.51	
Mortgage-backed securities	2,852,075	3,414,992	3,329,074	2,799,036	1,284,434	-16.48	198.78	
Asset-backed securities	260,528	242,847	256,557	259,968	275,373	7.28	20.02	
Other debt securities	3,000	3,000	3,000	3,000	2,970	0.00	2.28	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	3,026,717	3,579,411	3,504,806	2,981,883	1,481,947	-15.44	175.03	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	-100.00		
Municipal securities	7,406	13,688	11,588	14,132	12,503	-45.89	-57.51	
Mortgage-backed securities	2,852,075	3,414,992	3,329,074	2,799,036	1,284,434	-16.48	198.78	
Asset-backed securities	164,236	147,731	161,144	165,715	182,040	11.17	30.80	
Other debt securities	3,000	3,000	3,000	3,000	2,970	0.00	2.28	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-11,574	-29,317	-27,155	-13,967	-5,705			
Available-for-sale securities appreciation (depreciation)	55,696	40,878	68,163	-13,010	-39,964	36.25	169.17	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	38,221	51,869	47,508	167,581	96,596	-26.31	346.35	

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Demand deposits	5,531,422	4,530,531	5,304,994	3,336,752	3,290,798	22.09	122.48	
NOW, ATS and transaction accounts	2,301,068	1,822,449	2,384,657	768,855	449,460	26.26	777.45	
Time deposits less brokered deposits < \$250K	-655,040	2,221	-781,219	1,415,298	1,455,696			
MMDA and other savings accounts	10,805,144	8,243,261	9,120,437	5,902,533	3,178,991	31.08	271.13	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	17,982,594	14,598,462	16,028,869	11,423,438	8,374,945	23.18	185.30	
Time deposits of \$250K or more	223,658	386,207	288,752	503,858	365,412	-42.09		
Foreign deposits	0	0	0	0	0	0		
Federal funds purchased and repos	250,000	200,000	0	0	0	25.00		
Secured federal funds purchased	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	7,775,548	7,135,248	7,464,701	10,056	18,669	8.97	35438.86	
Other borrowings w/remaining maturity over 1 year	33,113	1,067,869	947,425	8,604,142	6,581,025	-96.90	-99.21	
Brokered deposits < \$250K	2,156,909	2,858,388	2,726,261	479,907	94,835	-24.54		
Noncore funding	10,439,228	11,647,712	11,427,139	9,597,963	7,059,941	-10.38	97.00	
Trading liabilities	0	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0		
Other liabilities	171,144	136,732	160,967	145,599	122,640	25.17	65.78	
Total liabilities	28,592,966	26,382,906	27,616,975	21,167,000	15,557,526	8.38	144.27	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	1	1	1	1	1	0.00	0.00	
Common surplus	7,807	7,807	7,807	7,807	7,807	0.00	0.00	
Retained earnings	2,779,910	2,174,068	2,288,554	1,988,520	1,740,166	27.87	102.25	
Accumulated other comprehensive income	-69,013	-378,956	-272,896	-157,698	-52,318			
Other equity capital components	0	0	0	0	0	0		
Total holding company equity capital	2,718,705	1,802,920	2,023,466	1,838,630	1,695,656	50.79	120.26	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	2,718,705	1,802,920	2,023,466	1,838,630	1,695,656	50.79	120.26	
Total liabilities and capital	31,311,671	28,185,826	29,640,441	23,005,630	17,253,182	11.09	141.98	
Memoranda								
Non-interest-bearing deposits	5,531,422	4,530,532	5,304,995	3,336,752	3,290,798	22.09	122.48	
Interest-bearing deposits	14,831,739	13,312,525	13,738,887	9,070,451	5,544,394	11.41	201.79	
Total deposits	20,363,161	17,843,057	19,043,882	12,407,203	8,835,192	14.12	175.15	
Long-term debt that reprices within 1 year	0	0	0	8,585,000	6,560,000		-100.00	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	2,023,466	1,838,630	1,838,630	1,695,656	1,493,243			
Accounting restatements	0	0	0	3,719	0			
Net income	607,247	266,413	382,278	279,457	275,442			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	114,509	80,061	80,729	33,758	95,661			
Change in other comprehensive income	203,883	-221,258	-115,198	-105,380	22,632			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	-1,382	-804	-1,515	-1,064	0			
Holding company equity capital, ending balance	2,718,705	1,802,920	2,023,466	1,838,630	1,695,656			

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	74.67	36.06	98	70.41	36.66	96	71.55	36.22	97	62.74	37.78	92	63.40	37.19	94
Commercial and industrial loans	7.22	11.11	26	9.29	14.40	24	8.50	13.52	23	7.01	12.02	23	8.21	12.85	28
Loans to individuals	0.50	3.60	28	0.51	3.57	29	0.50	3.40	27	0.59	4.20	25	0.70	4.31	27
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0.02	0.04	76	0.06	0.05	84
Agricultural loans.....	0	0.21	27	0	0.20	24	0	0.19	24	0	0.24	23	0	0.30	25
Other loans and leases.....	0.21	4.26	6	0.26	4.66	5	0.25	4.63	5	0.46	5.01	7	0.60	5	9
Net loans and leases.....	81.99	58.81	96	79.85	63	93	80.07	61.58	93	70.33	63.77	60	72.33	63.98	71
Debt securities over 1 year.....	9.11	18.32	16	12.12	14.80	35	11.23	15.55	31	12.18	14.60	36	7.43	14.63	15
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	91.10	78.17	96	91.97	79.07	99	91.30	78.16	98	82.51	79.65	38	79.76	79.97	27
Interest-bearing bank balances	1.38	9.37	6	0.80	6.40	7	0.83	7.51	5	8.16	3.06	88	7.90	3.04	85
Federal funds sold and reverse repos	0	0.53	27	0	0.80	58	0	0.82	55	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.85	1.51	46	0.90	1.85	38	0.90	1.68	38	1.17	1.91	49	1.62	1.96	63
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	93.34	91.57	70	93.69	90.87	78	93.04	91.05	74	91.86	89.53	73	89.36	89.74	45
Non-interest cash and due from depository institutions.....	0.51	0.99	15	0.63	1.03	19	0.85	1.07	34	0.81	1.14	24	1.01	1.21	36
Other real estate owned.....	0.04	0.01	84	0.04	0.03	75	0.04	0.02	78	0.08	0.03	89	0.12	0.04	90
All other assets.....	6.15	7.39	34	5.68	8.03	23	6.10	7.82	29	7.33	9.27	28	9.63	8.98	58
Memoranda															
Short-term investments	2.23	12.31	3	1.70	10.21	5	1.73	11.17	3	9.33	7.63	69	9.52	7.80	72
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.02	1.70	20	0.05	1.60	24	0.04	1.69	22	0.06	1.34	26	0.07	1.62	25
Mortgage-backed securities	9.11	13.46	32	12.12	11.20	56	11.23	11.75	48	12.17	11.44	54	7.44	11.13	25
Asset-backed securities	0.83	0.47	76	0.86	0.31	80	0.87	0.32	81	1.13	0.28	84	1.60	0.33	89
Other debt securities	0.01	0.51	28	0.01	0.40	31	0.01	0.42	31	0.01	0.39	34	0.02	0.41	36
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	82.59	58.34	96	80.47	63.22	93	80.80	61.72	93	70.82	63.50	64	72.98	63.93	71
Real estate loans secured by 1–4 family	53.75	11.57	98	47.54	12.28	98	50.07	11.91	98	36.38	13.29	96	31.43	13.46	95
Revolving	0.81	1.44	37	0.94	1.72	37	0.87	1.66	35	1.13	2.07	38	1.27	2.27	40
Closed-end, secured by first liens	52.80	9.73	98	46.39	10.10	98	49	9.81	98	34.88	10.69	96	29.67	10.57	95
Closed-end, secured by junior liens	0.14	0.19	49	0.21	0.24	58	0.20	0.22	59	0.37	0.28	70	0.49	0.31	75
Commercial real estate loans	20.85	22.35	43	22.80	22.30	47	21.41	22.22	44	26.29	22.23	53	31.87	21.58	72
Construction and land development	2.78	3.40	45	3.66	3.47	56	2.66	3.40	45	3.92	3.44	61	5.24	3.51	74
Multifamily.....	1.63	3.32	35	1.76	3.10	38	1.77	3.12	37	2.65	3.01	52	2.78	2.72	62
Nonfarm nonresidential	16.44	14.65	56	17.38	14.72	58	16.98	14.72	55	19.72	14.69	64	23.85	14.44	77
Real estate loans secured by farmland.....	0.06	0.35	46	0.07	0.33	47	0.07	0.33	48	0.07	0.36	47	0.10	0.41	56

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,495,148	3,345,654	3,208,505
Commit: Secured commercial real estate loans	1,627,179	1,332,933	1,456,372	1,376,448	1,412,620
Commit: Unsecured real estate loans	105,846	116,139	88,405	130,708	122,411
Credit card lines (reported semiannually, June/Dec)			342,604	282,921	237,837
Securities underwriting	0	0	0	0	0
Standby letters of credit	85,936	76,818	74,698	66,470	84,105
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,571	3,298	609	1,422	540
Written options contracts (interest rate)	82,170	99,976	82,212	32,064	25,727
Purchased options contracts (interest rate)	60,000	60,000	60,000	20,000	20,000
Interest rate swaps	8,101,660	5,846,660	6,371,660	3,180,000	2,094,725
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					11.79	22.01	13	14.54	23.52	19	18.60	24.05	39		
Standby letters of credit	0.27	0.66	29	0.27	0.72	27	0.25	0.71	24	0.29	0.84	26	0.49	0.92	38
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	26.33	47.31	62	21.32	51.49	49	21.98	48.62	51	14.06	68.47	36	12.41	65.81	37
Interest rate contracts	26.33	35.15	65	21.32	36.10	51	21.98	34.36	54	14.06	47.31	38	12.41	43.84	40
Interest rate futures and forward contracts	0.01	4.39	29	0.01	8.89	27	0	6.21	24	0.01	10.67	23	0	11.40	26
Written options contracts (interest rate)	0.26	1.69	37	0.35	2.33	35	0.28	2.18	31	0.14	2.47	27	0.15	2.16	32
Purchased options contracts (interest rate)	0.19	1.29	56	0.21	1.45	57	0.20	1.46	55	0.09	2.65	50	0.12	2.32	54
Interest rate swaps	25.87	20.27	73	20.74	20.71	62	21.50	20.83	62	13.82	28.86	46	12.14	26.74	45
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					17.39	42.82	9	22.48	45.53	22	27.80	44.93	34		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	8,245,401	6,009,934	6,514,481	3,233,486	2,140,992
Interest rate contracts	8,245,401	6,009,934	6,514,481	3,233,486	2,140,992
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,571	3,298	609	1,422	540
Written options	82,170	99,976	82,212	32,064	25,727
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	82,170	99,976	82,212	32,064	25,727
Purchased options	60,000	60,000	60,000	20,000	20,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	60,000	60,000	60,000	20,000	20,000
Swaps	8,101,660	5,846,660	6,371,660	3,180,000	2,094,725
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	8,245,401	6,009,934	6,514,481	3,233,486	2,140,992
Interest rate contracts	8,245,401	6,009,934	6,514,481	3,233,486	2,140,992
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,161,660	5,906,660	6,431,660	3,200,000	2,114,976
One year or less	115,000	280,000	290,000	195,000	219,976
Over 1 year to 5 years	4,833,330	2,933,330	3,303,330	1,800,000	1,030,000
Over 5 years	3,213,330	2,693,330	2,838,330	1,205,000	865,000
Gross negative fair value (absolute value)	197,550	408,041	341,055	135,696	23,657
Gross positive fair value.....	87,783	3,999	15,574	7,440	31,573
Held for trading.....	0	0	0	0	0
Non-traded.....	87,783	3,999	15,574	7,440	31,573
Current credit exposure on risk-based capital derivative contracts	934	1,693	1,528	218	11,863
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.02	12.59	18	0.05	14.59	16	0.01	14.05	14	0.04	13.49	13	0.03	12.78	17
Written options	1	7.18	24	1.66	8.60	28	1.26	8.18	25	0.99	5.91	25	1.20	6.60	28
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	1	6.91	24	1.66	8.13	30	1.26	7.73	28	0.99	5.10	27	1.20	5.49	32
Purchased options	0.73	3.41	48	1	3.51	52	0.92	3.42	48	0.62	4.42	46	0.93	4.19	48
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.73	3.01	51	1	2.98	56	0.92	2.86	53	0.62	3.35	50	0.93	3.20	55
Swaps	98.26	71.71	86	97.28	67.37	84	97.81	68.76	85	98.35	69.75	86	97.84	70.34	84
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.98	91.91	61	98.28	90.28	63	98.73	91.48	64	98.96	93.86	63	98.78	94.47	60
One year or less	1.39	27.90	15	4.66	31.66	21	4.45	32.05	19	6.03	32.17	24	10.27	32.51	33
Over 1 year to 5 years	58.62	29.78	91	48.81	27.15	87	50.71	27.06	85	55.67	30.45	83	48.11	31.16	82
Over 5 years	38.97	29.19	63	44.81	28.15	67	43.57	29.56	67	37.27	28.09	64	40.40	28.71	64
Gross negative fair value (absolute value)	2.40	1.18	87	6.79	1.65	97	5.24	1.55	96	4.20	0.83	98	1.10	0.72	78
Gross positive fair value	1.06	1.59	29	0.07	2.48	4	0.24	2.23	5	0.23	1.19	8	1.47	0.85	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.05	80	0.19	0.07	87	0.15	0.07	86	0.08	0.06	85	0.02	0.06	52
Gross positive fair value (X)	0.03	0.06	53	0	0.10	9	0.01	0.09	17	0	0.07	22	0.02	0.06	60
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.03	0.01	87	0	0.02	24	0.01	0.02	50	0	0.01	57	0.02	0.01	88
Current credit exposure (X)	0	0.05	16	0	0.07	15	0	0.06	14	0	0.05	12	0.01	0.04	44
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.59	16	0.01	0.91	16	0.01	0.85	14	0	0.73	12	0.11	0.53	48

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	737,933		1,065,992		900,661		1,182,079		693,222						
90+ days past due loans and leases	7,370,406		7,778,789		8,773,771		2,614,072		1,394,136						
Nonaccrual loans and leases	49,455		56,140		71,038		20,719		88,746						
Total past due and nonaccrual loans and leases	8,157,794		8,900,921		9,745,470		3,816,870		2,176,104						
Restructured 30–89 days past due	0		3,103		64		264		839						
Restructured 90+ days past due	8		19		16		0		84						
Restructured nonaccrual	3,725		4,702		3,910		4,836		49,845						
Total restructured loans and leases	3,733		7,824		3,990		5,100		50,768						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	54,970		15,958		15,960		23,499		26,018						
Other real estate owned	12,608		12,007		12,495		18,341		20,888						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	4,982		4,634		4,499		5,760		13,501						
Total other assets past due and nonaccrual	4,982		4,634		4,499		5,760		13,501						
Percent of Loans and Leases															
30–89 days past due loans and leases	2.85	0.29	98	4.70	0.37	99	3.76	0.39	99	7.26	0.43	99	5.51	0.44	99
90+ days past due loans and leases	28.50	0.09	99	34.29	0.13	99	36.64	0.12	99	16.05	0.15	99	11.07	0.17	99
Nonaccrual loans and leases	0.19	0.54	14	0.25	0.66	13	0.30	0.66	17	0.13	0.51	10	0.70	0.54	73
90+ days past due and nonaccrual loans and leases	28.69	0.68	99	34.54	0.84	99	36.93	0.85	99	16.17	0.71	99	11.78	0.75	99
30–89 days past due restructured	0	0.01	19	0.01	0.01	76	0	0.01	34	0	0.01	36	0.01	0.02	52
90+ days past due restructured	0	0	62	0	0.01	58	0	0.01	58	0	0.01	29	0	0.01	61
Nonaccrual restructured	0.01	0.12	15	0.02	0.14	19	0.02	0.13	16	0.03	0.14	21	0.40	0.16	89
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	2.85	0.29	98	4.70	0.37	99	3.76	0.40	99	7.25	0.43	99	5.50	0.44	99
90+ days past due assets	28.49	0.09	99	34.29	0.13	99	36.63	0.12	99	16.04	0.15	99	11.06	0.18	99
Nonaccrual assets	0.21	0.55	15	0.27	0.67	14	0.32	0.67	17	0.16	0.53	12	0.81	0.57	79
30+ days past due and nonaccrual assets	31.56	1	99	39.25	1.25	99	40.71	1.29	99	23.46	1.19	99	17.37	1.26	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	23.71	0.40	99	27.81	0.52	99	29.86	0.52	99	11.48	0.44	99	8.67	0.48	99
90+ days past due and nonaccrual assets + other real estate owned	23.75	0.42	99	27.86	0.55	99	29.90	0.55	99	11.56	0.48	99	8.79	0.52	99
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.37	0.48	42	0.31	0.61	19	0.34	0.60	26	0.27	0.53	21	0.79	0.60	72
Allowance for loan and lease losses	61.92	67.85	54	49.59	66.38	38	46.27	66.66	34	55.84	115.41	21	121.38	118.28	57
Equity capital + allowance for loan and lease losses	4.03	4.12	55	4.41	5.10	43	4.45	4.97	48	3.22	4.28	39	7.55	4.79	80
Tier 1 capital + allowance for loan and lease losses	4.02	4.89	41	3.82	6.26	28	4.08	6.05	31	3.31	5.65	26	8.85	6.16	75
Loans and leases + other real estate owned	0.45	0.82	28	0.38	0.98	12	0.42	0.97	13	0.39	0.85	16	1.08	0.96	61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	3.12	0.25	99	5.28	0.35	99	4.23	0.39	99	8.12	0.38	99	6.22	0.42	99
	90+ days past due	31.52	0.12	99	39.18	0.17	99	41.36	0.16	99	18.10	0.16	99	12.74	0.22	99
	Nonaccrual	0.20	0.60	21	0.26	0.70	16	0.30	0.76	18	0.13	0.46	14	0.37	0.57	36
Commercial and industrial	30–89 days past due	0.37	0.24	75	0.65	0.24	86	0.16	0.23	50	0.42	0.31	72	0.66	0.30	84
	90+ days past due	0.01	0.02	65	0.11	0.03	87	0.07	0.03	76	0.05	0.05	66	0.01	0.05	41
	Nonaccrual	0.12	0.65	13	0.19	0.80	15	0.31	0.75	23	0.08	0.83	12	3.38	0.76	97
Individuals	30–89 days past due	0.16	0.60	24	0.27	0.74	26	0.22	0.83	17	0.33	0.83	26	0.84	0.84	45
	90+ days past due	0.18	0.08	81	0.26	0.11	78	0.23	0.14	76	0.45	0.17	82	0.34	0.16	78
	Nonaccrual	0.02	0.17	30	0.11	0.24	43	0.10	0.28	41	0.09	0.17	49	0.05	0.23	32
Depository institution loans	30–89 days past due		0.03			0.01			0		0	0	47	0	0	47
	90+ days past due		0			0			0		0	0	49	0	0	47
	Nonaccrual		0			0			0		0	0	48	0	0	48
Agricultural	30–89 days past due	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due	0.02	0.11	48	0	0.14	19	0	0.18	15	2.68	0.20	96	2.16	0.17	96
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0.28	0.13	79	0.23	0.14	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	7,808	7,808	7,808	7,808	7,808										
Retained earnings	2,779,910	2,174,068	2,288,554	1,988,520	1,740,166										
Accumulated other comprehensive income (AOCI)	-69,013	-378,956	-272,896	-157,698	-52,318										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,718,705	1,802,920	2,023,466	1,838,630	1,695,656										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	67,039	74,687	68,504	74,627	76,925										
Accumulated other comprehensive income-related adjustments	-69,013	-378,957	-272,896	-157,698	-52,318										
Other deductions from common equity tier 1 capital	95	95	95	95	95										
Subtotal:	2,720,584	2,107,095	2,227,763	1,850,196	1,584,387										
Adjustments and deductions for common equity tier 1 capital	0	0	0	64,658	154,091										
Common equity tier 1 capital	2,720,584	2,107,095	2,227,763	1,785,538	1,430,296										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	116	217										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,720,584	2,107,095	2,227,763	1,785,538	1,430,296										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	191,333	174,162	178,717	124,899	127,646										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	191,333	174,162	178,717	124,899	127,646										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	16,751	24,417										
Tier 2 capital	191,333	174,162	178,717	108,148	103,229										
Exited advanced approach tier 2 capital															
Total capital	2,911,917	2,281,257	2,406,480	1,893,686	1,533,525										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	31,154,445	27,088,230	29,067,847	20,751,079	15,761,198										
Less: Deductions from common equity tier 1 capital	67,134	74,781	68,599	210,789	317,678										
Less: Other deductions	-14,009	1,033,771	1,002,518	-16,215	-5,427										
Total assets for leverage ratio	31,101,320	25,979,678	27,996,730	20,556,505	15,448,947										
Total risk-weighted assets	15,293,929	13,919,111	14,246,806	12,253,344	10,820,258										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	17.79	12.59	93	15.14	12.26	86	15.64	12.35	86	14.57	12.11	83	13.22	12.09	75
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.79	13.31	91	15.14	12.97	83	15.64	13.08	83	14.57	12.78	78	13.22	12.85	66
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.04	15.21	88	16.39	15.12	77	16.89	15.23	79	15.45	14.36	73	14.17	14.45	60
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.75	9.07	42	8.11	9.05	21	7.96	9.13	15	8.69	9.76	20	9.26	9.71	40
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets.....		0			0			0			0			0		0	
Total property and casualty assets		0			0			0			0			0		0	
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0		0	
Reinsurance recoverables (L/H).....																	
Separate account assets (L/H).....		0			0			0			0			0		0	
Total insurance underwriting equity		0			0			0			0			0		0	
Total property and casualty equity.....		0			0			0			0			0		0	
Total life and health equity		0			0			0			0			0		0	
Total insurance underwriting net income		0			0			0			0			0		0	
Total property and casualty		0			0			0			0			0		0	
Total life and health		0			0			0			0			0		0	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0		0	
Unearned premiums (P/C)		0			0			0			0			0		0	
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0		0	
Separate account liabilities (L/H).....		0			0			0			0			0		0	
Insurance activities revenue.....		20			34			46			12			117	-41.18	81.82	
Other insurance activities income		20			34			46			12			117	-41.18	81.82	
Insurance and reinsurance underwriting income		0			0			0			0			0		0	
Premiums		0			0			0			0			0		0	
Credit related insurance underwriting.....		0			0			0			0			0		0	
Other insurance underwriting.....		0			0			0			0			0		0	
Insurance benefits, losses, expenses		0			0			0			0			0		0	
Net assets of insurance underwriting subsidiaries.....		0			0			0			0			0		0	
Life insurance assets.....		153,922			155,254			155,642			151,712			146,781	-0.86	6.31	
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46				54.17			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54				45.83			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets		13.15				11.09			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income	0	0.38	27	0	0.41	29	0	0.41	28	0	0.47	24	0.02	0.47	34		
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income.....		31.14				40.11			38.23			34.91			44.54		
Other premium income / Total premium income		68.86				59.89			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C).....		28.21				10.18			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)		5.51				5.32			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums		-364.02				654.61			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07				0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H).....		0				0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets.....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses..	5.29	11.72	26	6.80	11.07	35	6.37	11.03	34	7.99	11.51	38	9.51	10.22	45		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	13,109	16,207	13,043	16,505	18,217
Real estate loans.....	13,109	16,207	13,043	16,505	18,217
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	13,109	16,207	13,043	16,505	18,217
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-19.12	-0.16	22	-12.92	-0.58	31	-20.98	-2.40	19	-9.40	22.48	29	186.48	7.24	96
Total selected assets.....	-19.12	3.36	21	-12.92	2.65	26	-20.98	2.04	19	-9.40	12.40	27	186.48	3.24	95
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		6,190,807	4,399,094	4,704,205	3,412,987	3,781,158	40.73	57.56
1–4 family residential loans.....		6,190,807	4,399,094	4,704,205	3,412,987	3,781,158	40.73	57.56
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		19.77	15.61	15.87	14.84	21.92		
1–4 family residential loans.....		19.77	15.61	15.87	14.84	21.92		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		71.04	64.75	67.31	58.47	54.87		
Home equity lines		0.79	0.98	0.90	1.33	1.34		
Credit card receivables.....		0.08	0.09	0.09	0.16	0.19		
Auto loans and other consumer loans.....		0.29	0.31	0.30	0.37	0.39		
Commercial and industrial loans		7.05	9.67	8.79	8.18	8.66		
All other loans and leases.....		20.76	24.20	22.60	31.50	34.55		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans.....	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	7.47	7.89	9.23	4.18	3		
Dollar Amount in Thousands							
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	356,497	348,412	368,753	400,897	438,616	2.32	-19.86
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	356,497	348,412	368,753	400,897	438,616	2.32	-19.86
90+ Days Past Due Securitized Assets							
1–4 family residential loans	1,018,897	978,830	1,125,368	510,043	490,206	4.09	103.31
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0
Total 90+ days past due securitized assets	1,018,897	978,830	1,125,368	510,043	490,206	4.09	103.31
Total past due securitized assets.....	1,375,394	1,327,242	1,494,121	910,940	928,822	3.63	45.39
Net Losses on Securitized Assets							
1–4 family residential loans	26	671	770	557	1,013	-96.13	-97.53
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0	0
Total net losses on securitized assets.....	26	671	770	557	1,013	-96.13	-97.53

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.76	7.92	7.84	11.75	11.60
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	5.76	7.92	7.84	11.75	11.60
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	16.46	22.25	23.92	14.94	12.96
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	16.46	22.25	23.92	14.94	12.96
Total past due securitized assets percent of securitized assets	22.22	30.17	31.76	26.69	24.56
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.02	0.02	0.02	0.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.02	0.02	0.02	0.03
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	4.71	7.46	6.25	13.41	12.19
Home equity lines	0.01	0.16	0.03	0.40	0.25
Credit card receivables	0.55	0.78	0.87	1.27	1.77
Commercial and industrial loans	0.37	0.65	0.16	0.42	0.66
All other loans and leases	0.20	1.34	0.92	0.47	0.46
Total managed loans past due 30–89 days	3.41	5.22	4.43	8.03	6.91
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	36.84	49.90	51.29	27.09	20.94
Home equity lines	0	0	0	0	0
Credit card receivables	1.13	1.51	1.28	2	1.31
Commercial and industrial loans	0.01	0.11	0.07	0.05	0.01
All other loans and leases	0	0.07	0.07	0.03	0.04
Total managed loans past due 90+ days	26.17	32.34	34.55	15.85	11.51
Total Past Due Managed Assets	29.59	37.56	38.98	23.89	18.42
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0.02
Home equity lines	-0.01	-0.07	-0.05	0.15	0
Credit card receivables	1.79	4.32	3.63	4.99	3.73
Commercial and industrial loans	0.24	0.59	0.44	0.16	-0.99
All other loans and leases	0.06	0.04	0.02	-0.05	-0.13
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.07	0.05	0.01	-0.12

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	131,280	99,828	101,239	52,648	115,122	31.51	-19.22
Dividends	129,382	97,454	98,165	49,714	112,000	32.76	-19.14
Interest	0	0	0	0	0	0	
Management and service fees	1,898	2,374	3,074	2,934	3,122	-20.05	-24.65
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	360	357	472	465	433	0.84	2.86
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	360	357	472	465	433	0.84	2.86
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	131,640	100,185	101,711	53,113	115,555	31.40	-19.17
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	3,391	15	15	80	146	22506.67	1307.05
Total operating income	135,031	100,200	101,726	53,193	115,701	34.76	-17.21
Operating Expenses							
Personnel expenses	12,722	7,630	10,531	9,205	8,235	66.74	137.97
Interest expense	653	394	529	572	626	65.74	-5.36
Other expenses	9,300	7,039	10,380	9,545	9,195	32.12	-0.25
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	22,675	15,063	21,440	19,322	18,056	50.53	47.63
Income (loss) before taxes	112,356	85,137	80,286	33,871	97,645	31.97	-23.96
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	112,356	85,137	80,286	33,871	97,645	31.97	-23.96
Equity in undistributed income of subsidiaries	494,891	181,276	301,992	245,586	177,797	173.00	
Bank subsidiaries	494,891	181,276	301,992	245,586	177,797	173.00	
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	0	0	0	0	0	0	
Net income (loss)	607,247	266,413	382,278	279,457	275,442	127.93	312.35
Memoranda							
Bank net income	624,273	278,730	400,157	295,300	289,797	123.97	291.36
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding company's net income	0	0	0	0	0	0	

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,722,865	98.57	1,795,524	98.31	2,022,300	97.65	1,835,667	1,691,581	51.65	122.49
Common and preferred stock	2,722,855	98.57	1,795,524	98.31	2,022,300	97.65	1,835,506	1,691,581	51.65	122.51
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	10	0	0	0	0	0	161	0		-91.80
Investment in nonbank subsidiaries	46	0	78	0	78	0	67	72	-41.03	-45.24
Common and preferred stock	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	46	0	78	0	78	0	67	72	-41.03	-45.24
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	5,501	0.20	13,386	0.73	11,072	0.53	8,898	8,410	-58.90	-55.48
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	31,912	1.16	15,918	0.87	35,996	1.74	18,008	21,009	100.48	-7.51
Intangible assets	1,047	0.04	1,047	0.06	1,047	0.05	1,047	1,047	0.00	0.00
Other assets	1,022	0.04	353	0.02	458	0.02	199	275	189.52	572.37
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	
Total assets	2,762,393	100.00	1,826,306	100.00	2,070,951	100.00	1,863,886	1,722,394	51.26	117.17
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	33,113	1.20	17,729	0.97	39,758	1.92	19,142	21,025	86.77	-3.86
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0	
Other liabilities	10,575	0.38	5,620	0.31	7,653	0.37	6,114	5,688	88.17	230.88
Balance due to subsidiaries and related institutions	0	0	38	0	74	0	0	25	-100.00	
Total liabilities	43,688	1.58	23,387	1.28	47,485	2.29	25,256	26,738	86.80	16.07
Equity Capital	2,718,705	98.42	1,802,919	98.72	2,023,466	97.71	1,838,630	1,695,656	50.79	120.26
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	
Common stock	1	0	1	0	1	0	1	1	0.00	0.00
Common surplus	7,807	0.28	7,807	0.43	7,807	0.38	7,807	7,807	0.00	0.00
Retained earnings	2,779,910	100.63	2,174,068	119.04	2,288,554	110.51	1,988,520	1,740,166	27.87	102.25
Accumulated other comprehensive income	-69,013	-2.50	-378,957	-20.75	-272,896	-13.18	-157,698	-52,318		
Other equity capital components	0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital	2,762,393	100.00	1,826,306	100.00	2,070,951	100.00	1,863,886	1,722,394	51.26	117.17
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	

